

Government Travel Card Frequently Asked Questions

This document contains answers to some of the most frequently asked questions (FAQ) regarding the Navy individually billed government travel card program. The FAQ is primarily intended for APC use to help answer common questions received from travelers as well as questions that the Component Program Manager's Office receives from APCs.

Updated: December 2000

For More Information Contact:

Tom Murray
Component Program Manager
Phone: (202) 685-6734
DSN: 325-6734
E-mail: murray.thomas@fmo.navy.mil

Darrell Mak
Phone: (202) 685-6735
DSN: 325-6735
E-mail: mak.darrell@fmo.navy.mil

* * *

Traveler FAQ

1) *Why are government travelers required to use the government travel card?*

The travel card program is intended to facilitate and standardize payment for government travel-related expenses, as well as provide travelers with a safe, effective, convenient, and commercially available method to pay for expenses incident to official travel.

Mandatory use of the government-sponsored, contractor-issued travel card stems from the Travel and Transportation Reform Act of 1998 (Public Law 105-264). In implementing this law, the Department of the Navy is following guidelines published by the General Services Administration and the Department of Defense (DoD). Accordingly, use of the travel card will be mandatory for expenses associated with official travel as required by this law, **unless the traveler or type of expense(s) in question has been exempted from this requirement.**

DoD regulations on the travel card are contained in the DoD Financial Management Regulation, Volume 9, Chapter 3, which can be found at: <http://www.dtic.mil/comptroller/fmr/09/index.html>. All APCs should be familiar with the provisions in the FMR.

2) What is the latest version of the DoD Financial Management Regulation, Volume 9, Chapter 3?

DoD has recently released an updated version of the Financial Management Regulation, Volume 9, Chapter 3, dated September 2000, which superseded the May 2000 version.

Highlights of the updates:

- The definition of an infrequent traveler, one who is exempt from mandatory GOVERNMENT TRAVEL CARD usage, has been changed to "one who travels two or less times per year." The prior version only exempted a traveler "who travels less than two times per year" (see Section 030302.A.2.j).
- A clarification has been added to the government travel card card design paragraph stating that the quasi-generic and generic cards do not have the special art work or statement identifying it as a "government card" (see Section 030501A). The prior version only indicated that the quasi-generic and generic cards are plain grey cards with the "Visa" logo.

The latest version can be found at:

<http://www.dtic.mil/comptroller/fmr/09/index.html>.

3) There is a charge on my statement that should not have been applied. What should I do?

To preserve their rights, cardholders **must** file a dispute form with Bank of America as soon as possible. Cardholders must notify Bank of America of any items in dispute within 60 calendar days of the receipt of the official invoice. This notification of transaction dispute may occur via telephone or other means (e.g., facsimile, mail, etc.), but **must** be followed up in writing. After receiving the dispute form, the bank shall:

- a) Provide immediate temporary credit to the account;
- b) Provide sufficient transaction data to identify the charge;
- c) Promptly investigate disputed items and use best efforts to resolve transaction disputes, including working with merchants and the transaction dispute office;
- d) Provide a copy of the charge in dispute, if requested;
- e) Provide a copy of all Contractor correspondence regarding disputed items, if requested;
- f) Chargeback the merchant where appropriate;
- g) Detail the disputed charge on the Invoice Status Report; and
- h) Rebill proper charges in the subsequent billing period and include complete transaction data for the rebilled charge if available.

The dispute form can be found on the GSCU webpage at:

<https://www.gcsuthd.bankofamerica.com/forms/gsaforms/c12a1198/c12a0999.pdf>.

4) How many days past due is an account considered suspended or cancelled?

According to the DoD FMR Volume 9, Chapter 3, the timeline for delinquency events is as follows:

- Pre-Suspension Notification to APC: 55 days past due
- Suspension: 60 days past due
- Suspension Notification to APC: 90 days past due
- Cancellation Notification to APC: 120 days past due
- Account Cancellation and Collection Action Initiated: 126 days
- Account Charged Off: 210 or more days past due

5) Is government travel card usage required for Permanent Change of Station (PCS) travel?

While current regulations permit the use of the government travel card to pay for expenses related to PCS, the DoD FMR Volume 9, Chapter 3 (Section 030302.B.2.c) exempts all expenses incurred during a PCS move and all expenses while on a househunting trip.

DoD granted this exemption primarily because PCS travel: 1) Usually involves a change of mailing address and can result in problems receiving and paying the billing statement in a timely manner; 2) Often involves a change in the traveler's banking relationships, which means a change in the financial institution designated to receive an EFT travel payment; 3) Involves a change in organization hierarchy, which means the organization with visibility over any potential delinquency (the "from" organization if the hierarchy transfer doesn't take place) may not be the organization that has management and supervisory responsibility for the traveler (the "to" organization); and 4) Often includes a significant break in travel status for training or personal leave.

Therefore, it is at the traveler's discretion whether to use the travel card. If the traveler does not desire to use the card, other means (e.g., personal funds, including cash or a personal charge card, or travel advances) may be used.

6) How does the application for, and use of, the government travel card impact the cardholder's personal credit rating?

The contract between GSA and Bank of America includes specific limitations on reporting government travel card account information to credit bureaus. The bank is not allowed to report the account history or performance to a credit bureau unless the account has been cancelled. Furthermore, personal credit will not be impacted as long as the government travel card is not listed on a personal loan application.

Applying for or using the government travel card, therefore, should not affect amount of credit that a government employee could obtain from other creditors.

7) What are Merchant Category Codes (MCCs) and how are they used in the government travel card program?

Merchant Category Codes (MCCs) are codes established by the card network (e.g., Visa) to describe merchant type and are generally determined between the card network and the merchant. There are hundreds of MCCs that classify a merchant's primary business activity.

For the government travel card program, MCCs are used to provide an additional method to restrict purchases on a government travel card account. Certain MCCs that are clearly inappropriate for government travel purposes are closed to all DoD cardholders. Questions regarding opening MCCs should be directed to the Component Program Manager.

Bank of America has a list of MCC on its website at:

https://www.gcsuthd.bankofamerica.com/eagls_reports/mcc_table/mcc_table.asp

(or, log into EAGLS, then select Technical Helpdesk, Reporting Tool, MCC Table)

8) A government travel card account was cancelled for delinquency. Is the bank required to reinstate the account if requested?

Once an account is cancelled, reinstatement may be made only when: (1) the account is paid in full and (2) the commander or director sends written correspondence to the card contractor requesting reinstatement. However, the contractor does have the right to deny the reinstatement request.

As of 1 Dec 2000, Bank of America has announced that they will no longer reinstate accounts cancelled for delinquency. This however does not preclude a command/activity from requesting reinstatement if they believe the case in question has merit, particularly if there is a bank error.

9) When using the government travel card at a gas station pump, the terminal requested the vehicle's odometer reading. What should I do?

This should not happen, but why it does is not clear. It may be caused by the merchant category code the station has with VISA. Apparently there is a difference in the codes that affects a regular gas sale versus a fleet-card sale, so certain MCCs for the fleet card need fleet card information to process a transaction.

If this happens, travelers should see the attendant inside the gas station to pay for the purchase with the travel card. If the government travel card is still not accepted, the traveler can then use other means such as personal funds or a personal credit card.

10) Are hotels supposed to exempt customers using the government travel card from hotel occupancy taxes?

The policy on charging hotel occupancy taxes to government customers varies from state to state. The General Services Administration has a webpage that provides more (although unofficial) information at:

<http://policyworks.gov/org/main/mt/homepage/mtt/perdiem/sttaxexemp.html>

11) A government traveler rented a car that was involved in an at-fault accident. Who is responsible for the damages?

The liability for damage to a rental car obtained by a government renter is addressed in the following references:

- Joint Travel Regulation (JTR), Chapter 2, Part C, Section C2102
- DoD Financial Management Regulation (FMR), Volume 9, Chapter 4, Sections 040704-04705
- Military Traffic Management Command (MTMC), U.S. Government Car Rental Agreement

A summary of each of the references follows:

The JTR provides that an employee may be reimbursed for damage sustained by an automobile that is properly rented and damaged in the performance of official business. Reimbursement for damage sustained by a rented automobile while being used on other than official business is not authorized.

The DoD FMR Volume 9, Chapter 4 provides that payment to the rental agency for damages shall be made by the government, or by the traveler if it is determined that the traveler was not in scope of employment when the loss occurred. Government reimbursement is prohibited if the rental vehicle was being used on other than official business or by willful and wanton negligence on the part of the traveler. Rental agencies may submit a damage claim directly to the government, including supporting documentation.

For car rental agencies under a MTMC-negotiated agreement, the rental agency assumes and shall bear the entire risk of loss of or damage to the rented vehicles from any and every cause whatsoever, except where the loss or damage is caused by one or more of the exceptions listed in the agreement. When loss or damage is due to an excepted reason, the rental agency will submit bills directly to the renter agency, and not to the employee. If the agency denies liability on the basis that the renter was not operating the vehicle within the scope of employment at

the time of the loss, the rental agency may handle the matter directly with the renter.

Travelers who are charged for damages to the rental vehicle should immediately dispute the charge and contact their APC.

12) I am in the Navy reserves working for a civilian agency. How many travel cards should I have?

As a reservist, you could have a DoD government travel card for use for DoD-authorized travel. If you also work for a civilian agency, you could also have a separate travel card for travel expenses related to your civilian agency employment. It is possible to have two Bank of America government travel cards if you are a reservist (with a DoD travel card) who works at a civilian agency that has a travel card program provided by Bank of America.

13) Are foreign nationals permitted to use the government travel card for DoD business?

The DoD Financial Management Regulation (FMR) and the Travel and Transportation Reform Act (TTRA) both address the use of the travel card by Foreign Nationals. DoD FMR Volume 9, Chapter 3 authorizes the use of the travel card to Foreign Nationals who travel on behalf of employing DoD activities. The TTRA states that it is not mandatory for Foreign Nationals to use the travel card.

According to DFAS, Bank of America is currently not issuing new travel cards to any Foreign National employees or foreign military officers. While the Component Program Manager has discussed this issue with DFAS many times, we do not know how this issue will be resolved.

However, when Nationsbank (now Bank of America) replaced American Express as the government travel card contractor, many Foreign Nationals who had existing American Express travel cards were automatically issued Nationsbank travel cards.

14) Can individuals under an Interagency Personnel Agreement (IPA) program obtain the government travel card?

Information from the Office of Personnel Management states that non-Federal employees on assignment to a Federal agency by appointment are Federal employees for the duration of that appointment and have all the rights, benefits, and privileges associated with that appointment. In this case, these personnel are eligible to use the government travel card for official travel expenses.

The DoD FMR, Volume 9, Chapter 3, however, exempts mandatory travel card use for individuals employed on a temporary basis upon determination by the individual's supervisor or other appropriate official that the duration of the employment does not justify issuance of a travel charge card to such individual.

Therefore, it is at the Command's discretion whether IPA personnel should use the government travel card. If the Command desires IPA personnel to use the government travel card, then those individuals would complete and submit a Bank of America application similar to regular DoD employees.

* * *

APC FAQ

15) What general duties are APCs expected to perform?

Level 3 Major Command APCs are responsible for monitoring the travel card program within their commands, providing their APCs information on the program as it becomes available, reviewing requests for additional hierarchies within their command, and coordinating with individual APCs on aspects of the program at their respective activities, including the level of delinquencies.

All APCs are responsible for the day-to-day operations of the DoD Travel Card Program. Each APC, in conjunction with the card contractor, shall maintain an up-to-date list of all current cardholders and accounts to include information such as account names, account numbers, addresses, and telephone numbers.

APCs at all levels are responsible for maintaining their organizational hierarchy structure. This hierarchy is the link that identifies Cardholder accounts to correct organizations within a parent Component.

APCs are responsible for tracking arriving and departing cardholders to ensure validity of the organization hierarchy in the contractor's system (EAGLS).

APCs shall terminate a travel card upon a cardholder's dismissal, retirement, or separation from the Department. Also, if applicable, APCs shall terminate the cardholder's use of the card contractor's Internet-based electronic travel card management system.

When mission related circumstances preclude the filing of interim vouchers, APCs are authorized to notify the card contractor to so advise and ensure that cardholders will not be identified as delinquent.

APCs are responsible for notifying cardholders who become delinquent in account payments, as outlined in DoD Financial Management Regulation Volume 9, Chapter 3.

16) As APC, how much can I increase a government travel card's spending limits?

DoN APCs may raise a Standard Card's limits to:

- Travel - \$8,500
- Retail - \$ 500

- Cash - \$2,000

DoN APCs may raise a Restricted Card's limits to:

- Travel - \$4,250
- Retail - \$ 250
- Cash - \$ 500

17) How do I request an increase to a government travel card's spending limits that is beyond the APC's limits?

Increases beyond the APC's limits must be submitted in writing (e-mail, fax or letter) to the Component Program Manager's Office. Please contact the Component Program Manager for more information.

18) What should APCs do to help control cardholder delinquencies?

DoD FMR Volume 9, Chapter 3 (Section 0309) requires APCs to conduct the following duties:

- Pre-suspension Notification for Accounts 55 Days Past Due: At 55 days past due, the contractor shall provide the APC with a pre-suspension notification. The APC shall notify the cardholder and the cardholder's supervisor, by e-mail where possible, that the account will be suspended in 5 days if the contractor does not receive full payment of all undisputed amounts. The APC shall request that the supervisor notify the APC, within 5 days, of any reason that the account should not be suspended (i.e., mission-critical travel or long-term temporary duty). If the APC is given sufficient information by the cardholder's supervisor to justify keeping the account active, the APC immediately shall advise the GCSU that the account should remain active. The APC should keep a record of the supervisor's notification and related correspondence.
- Suspension of Accounts 90 Days Past Due: At 90 days past due, the APC shall notify the cardholder's supervisor and the next command level, via e-mail when possible, that the cardholder's account has been suspended for non-payment. The APC should keep a record of each notification.
- Cancellation of Accounts 120 Days Past Due: At 120 days past due, the contractor shall provide the APC with a cancellation notice. The APC shall notify the cardholder, and the cardholder's chain of command, by e-mail if possible, that the cardholder's account shall be cancelled at 126 days past due if the contractor does not receive full payment of the undisputed amounts. The APC shall keep a record of each notification.

19) We faxed an urgent government travel card application to Bank of America (sometimes more than once), but the card never arrived. What's going on?

The DFAS Travel Card Program Office alerted us to a problem occurring with Individually Billed Account Travel Card applications. A large number of the applications being received at the Bank of America GCSU in Norfolk cannot be processed either because they are incomplete, illegible, or is a duplicate application. Normally, the GCSU would attempt follow-up contact with the APC to have the application corrected. However, due to the increased volume in applications because of TTRA, the number of rejected applications has grown to an unmanageable number, and BoA was no longer able to notify applicants individually.

To help alleviate this situation, Bank of America has recently implemented a new system that will automatically contact an applicant and APC via e-mail if an application is incomplete or a duplicate of an existing account. Bank of America also has developed an online database to track applications.

Further information can be found on the GSCU webpage at:

http://www.gcsuthd.bankofamerica.com/software_instructions/DoD_Incomplete_Application_Search.pdf

20) How can I produce a restricted cardholder report in EAGLS?

Schedule and pull an account listing report as you normally would using the following procedure:

- Go to "Reporting Tool" in EAGLS
- Go to "Reports" menu on EAGLS
- Click on the + besides the "Account Listing" Report
- Click on "Hierarchy Level"
- Click on "Schedule link" in the top right of the summary window
- Type in additional hierarchy numbers if needed, status (open), All Levels (NO) since you only have access to your level reports, indicate if you want the report NOW or at another time.
- Click on "Schedule" at the bottom of the screen.
- Once you reach a success, open the report in Info Analyzer by clicking on "Success" and open from "Current Location" and do the following:
 - Click the "Select Expert" (hand with objects) from the task bar.
 - Scroll down until the field "Report_Account_Listing.Credit_Limit" appears and is highlighted
 - Click "Ok"
 - Select "is" in the first drop down box.
 - Select the desired value in the second drop down box "="
 - Type in "2500" in the third box
 - Select "Ok"
- The screen may take awhile but refreshes with the report based on the sort criteria of credit limit = 2500. (The credit limit for a restricted cardholder).

You can also use the "Select Expert" process above to sort on other report fields such as merchant category code, state, first name, last name, etc.

21) Please define the terms used in the EAGLS Aging Analysis Report.

The following are some tips for reading an aging analysis report:

- The Active Current Accounts column represents active accounts (i.e., used during the last cycle period) that are not past due.
- The 30, 60, 90, 120, 150, and 180 Days Since Billing column represents accounts that are past due by that amount of time.
- The "60+ Delq Rate" column shows the percentage of all accounts within that hierarchy that are 60+ days delinquent. The rate is calculated by taking the "60+ Days Since Billing" total in the preceding column divided by the sum of the following columns: Active Current Accounts, 30, 60, 90, 120, 150 and 180 Days Since Billing. For example: 60+ Delq Rate #Accts = 60+ Days Since Billing #Accts divided by (Active Current Accounts #Accts + 30 Days Since Billing #Accts + 60 Days Since Billing #Accts + 90 Days Since Billing #Accts + 120 Days Since Billing #Accts + 180 Days Since Billing #Accts).
- The Suspended Accounts column represents accounts that have been suspended (i.e., 61+ days delinquent) since program inception (Nov 1998 through the report date).
- The Cancelled Accounts column represents accounts that have been cancelled (i.e., 126+ days delinquent) since program inception (Nov 1998 through the report date). Cancelled accounts remain in this category until they are paid or charged off.
- The Charged-Off Accounts column represents accounts that have been charged off (i.e., 210+ days delinquent) since program inception (Nov 1998 through the report date).

22) How do I create the Account Renewal Report in EAGLS to see which accounts are up for renewal?

Log into EAGLS, then please see the "Account Renewal" job aid at:

https://www.gcsuthd.bankofamerica.com/training/manuals/job_aids/AcctRenewal7_20.pdf

23) How do I designate a government travel card account as "Mission Critical"?

The DoD Financial Management Regulation allows APCs to designate government travel card accounts as "Mission Critical," if appropriate, so that cardholders are not identified as delinquent. Mission-critical travel is defined as travel performed by DoD personnel under competent orders and performing duties that, through no fault of their own, may prohibit the prompt payment of their outstanding travel charge card bills.

Bank of America has announced that requests to designate an account as Mission Critical must be made prior to the account being suspended (i.e., prior to 60 days past due).

APCs should regularly monitor accounts that approach the pre-suspension phase (45-59 days past due) and promptly identify any accounts that should be designated as Mission Critical. APCs must notify Bank of America to designate an account as Mission Critical prior to 60-days past due.

24) A cardholder transferred to another hierarchy. How do I transfer the account to the new hierarchy?

The procedures differ depending on whether it is a simple or two-stage transfer.

A simple transfer is for transferring an account from one hierarchy to another hierarchy while retaining the same account number and Central Account ID. This transfer does not require a change in Central Account ID and is within your span of control.

A two-stage transfer is for transferring an account to another hierarchy outside your span of control or requires a change to the Central Account ID.

Instructions for both procedures can be found on the GCSU webpage at (log onto EAGLS first):

https://www.gcsuthd.bankofamerica.com/training/manuals/job_aids/Trans_Acct.pdf

25) What is the procedure to establish a new hierarchy?

As required by the DoD FMR (Section 030207), the Component Program Manager (CPM) is responsible for establishing and maintaining the Component's organization structure ("hierarchy"). APCs should submit their requests for establishing a new hierarchy to their Level 3 Major Command APC, who in turn should approve and submit the request to the CPM.

26) A government employee is leaving my Command. Is he/she allowed to keep the government travel card account?

The DoD FMR requires APCs to "terminate a travel card upon a cardholder's dismissal, retirement, or separation from the Department" (see Section 030703). However, if the person is moving but will still be in DoD, the APC can transfer the account (see Question 15).